



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Business Regulation
INSURANCE DIVISION
233 Richmond Street, Suite 233
Providence, RI 02903-4233

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October 17, 2005 Original
May 24, 2006 Revision

To: INDIVIDUAL(S) RESPONSIBLE FOR STATE FILINGS

From: Kenneth R. DiLeone
Senior Insurance Examiner

RE: Summary of Annual and Quarterly Filing Requirements for 2006,
Health Insurers (Formerly referred to as HMOs or HMDIs)

Domestic and foreign Health Insurers should review the following attached pages:

- The NAIC's "General Instructions" for Health Insurers;
- The NAIC's "Health Insurers Checklist", annotated for filing in R.I.;
- The R.I. Insurance Division's "Notes and Instructions".

FOREIGN Health Insurers are required to submit to the R.I. Insurance Division (or to the R.I. Division of Taxation for premium tax payments), on or before the dates indicated, only those four items listed in the Checklist, Section V – State Required Filings.

- Do NOT file a printed copy of the Annual Statement;
- Do NOT file a PDF-formatted version of that statement on CD-ROM;
- DO send Premium Tax report and payment separately to the Division of Taxation;
- R.I. Renewal/Filing Fees, due on 04/01/06, should NOT be included with the above filings; our invoice will be mailed to the company on or about 03/01/06.

DOMESTIC Health Insurers are required to submit the following items to the R.I. Insurance Division (or to the R.I. Division of Taxation for premium tax payments), on or before the dates indicated:

- **03/01/06:** Two copies of the complete Annual Statement, and one Risk-Based Capital Report, with original signatures on all Jurat Pages, on paper as well as in PDF format on CD-ROM; a copy of the Checklist with Column 1 completed; and any NAIC Supplements or R.I.-Required Filings listed in Sections II or V of the Checklist as due on this date.

Send Premium Tax reports and payments to the Division of Taxation.

- **04/01/06:** Any NAIC Supplements, on paper as well as in PDF format on CD-ROM; any R.I.-Required Filings listed as due on this date, including payment of R.I. Filing Fees due as per our 03/01/06 invoice.
- **05/15/06:** Two copies of a Quarterly Statement, with original signatures on the Jurat Page, on paper as well as in PDF format on CD-ROM. This filing requirement repeats on **08/15/06** and **11/15/06**.
- **06/01/06:** Audited Financial Statements, on paper as well as in PDF format on CD-ROM.
- Each domestic Health Insurer must also file electronically with the NAIC via CD-ROM, diskette, or the Internet as part of the NAIC's total filing requirements.

Whether a domestic or foreign Health Insurer, please read "Notes and Instructions" before submitting any material. Thank you in advance for your cooperation. Feel free to contact me directly at (401) 222-5477, or by FAX at (401) 222-5475, or by e-mail at Ken_DiLeone@dbri.state.ri.us if you have any questions regarding these filing requirements.

**NAIC's General Instructions
For Companies to Use Checklist**

Please Note: This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC will send mailing labels and other information to all companies but will not be sending their own checklist this year.

Electronic Filing is intended to include filing via the Internet or filing via CD with the NAIC. Companies that file with the NAIC via the Internet are not required to submit diskettes to the NAIC.

Column (1) (Checklist)

This column provides the company a method for marking completed forms or filings. Place an "X" next to each item included.

Column (2) (Line #)

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) (Required Filings)

Name of item or form to be filed.

The **Annual Statement Electronic Filing** includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The **March .PDF Filing** is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The **Risk-Based Capital Electronic Filing** includes all risk-based capital data.

The **Supplemental Electronic Filing** includes all supplements due April 1, per the *Annual Statement Instructions*.

The **Supplemental .PDF Filing** is the .pdf file for all supplemental schedules and exhibits due April 1.

The **Quarterly Electronic Filing** includes the complete quarterly filing and the PDF files for all quarterly data.

The **Quarterly .PDF Filing** is the .pdf file for quarterly statement data.

The **June .PDF Filing** is the .pdf file for the Audited Financial Statements.

Column (4) (Number of Copies)

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (E) Task Force modified the 1999 *Annual Statement Instructions* to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX4) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. **Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and have chosen to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.**

Column (5) (Due Date)

Indicates the date on which the company must file the form.

Column (6) (Form Source)

This column contains one of three words: "NAIC," "State," or "Company," If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions (generally, on the state web site). If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC *Annual Statement Instructions*.

Column (7) (Applicable Notes)

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

HEALTH ENTITIES CHECKLIST

COMPANY NAME: _____ **NAIC Company Code:** _____
Contact: _____ **Telephone:** _____
REQUIRED FILINGS IN THE STATE OF: Rhode Island **Filings Made During the Year 2006**

(1) Check- list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE*	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 ½"X14")	2	1	xxx	3/1	NAIC	Note L
	1.1	Printed Investment Schedule detail (Pages E01-E25)	2	1	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")	2	1	xxx	5/15, 8/15, 11/15	NAIC	
		II. NAIC SUPPLEMENTS						
	10	Actuarial Opinion	1	1	xxx	3/1	Company	
	11	Investment Risk Interrogatories	1	1	xxx	4/1	NAIC	
	12	Life Supplemental Data due March 1	1	1	xxx	3/1	NAIC	
	13	Life Supplemental Data due April 1	1	1	xxx	4/1	NAIC	
	14	Long-term Care Experience Reporting Forms	1	1	xxx	4/1	NAIC	
	15	Management Discussion & Analysis	1	1	xxx	4/1	Company	
	16	Medicare Supplement Insurance Experience Exhibit	1	1	xxx	3/1	NAIC	
	17	Property/Casualty Supplement due March 1	1	1	xxx	3/1	NAIC	
	18	Property/Casualty Supplement due April 1	1	1	xxx	4/1	NAIC	
	19	Risk-Based Capital Report	1	1	xxx	3/1	NAIC	
	20	Schedule SIS	1	N/A	N/A	3/1	NAIC	
	21	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	
		III. ELECTRONIC FILING REQUIREMENTS						
	30	Annual Statement Electronic Filing	xxx	1	xxx	3/1	NAIC	
	31	March .PDF Filing	1	1	xxx	3/1	NAIC	Note O
	32	Risk-Based Capital Electronic Filing	xxx	1	N/A	3/1	NAIC	
	33	Supplemental Electronic Filing	xxx	1	xxx	4/1	NAIC	
	34	Supplemental .PDF Filing	1	1	xxx	4/1	NAIC	Note O
	35	June .PDF Filing	1	1	xxx	6/1	NAIC	Note O
	36	Quarterly Electronic Filing	xxx	1	xzx	5/15, 8/15, 11/15	NAIC	
	37	Quarterly .PDF Filing	1	1	xxx	5/15, 8/15, 11/15	NAIC	Note O
		IV. AUDITED FINANCIAL STATEMENTS						
	51	Accountants Letter of Qualifications	1	N/A	N/A		Company	
	52	Audited Financial Statements	1	1		6/1	Company	
	53	Audited Financial Statements Exemption Affidavit	1	N/A	N/A		Company	
	54	Independent CPA	1	N/A	N/A		Company	
	55	Notification of Adverse Financial Condition	1	N/A	N/A		Company	
	56	Report of Significant Deficiencies in Internal Controls	1	N/A	N/A		Company	
	57	Request for Exemption to File	1	N/A	N/A		Company	
		V. STATE REQUIRED FILINGS						
	101	Filings Checklist (with Column 1 completed)	1	1	1	3/1	State	
	102	State Filing Fees	1	0	1	4/1	State	Note C
	103	Signed Jurat	xxx	xxx	1	3/1	NAIC	Note L
	104	Premium Tax (R.I.G.L. §44-17-1)	1	0	1	3/1	State	Note D

*If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and the NAIC and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state.

**If Form Source is NAIC, the form should be obtained from the appropriate vendor.

NOTES AND INSTRUCTIONS (A-L APPLY TO ALL FILINGS)			
	A	Required Filings Contact Person:	Kenneth DiLeone or Matt DiMaio E-mail: Ken_DiLeone@dbri.state.ri.us Phone: (401) 222-5477 E-mail: Mdimai@dbri.state.ri.us Phone: (401) 222-5454
	B	Mailing Address:	R.I. Insurance Division 233 Richmond Street, Suite 233 Providence, RI 02903-4233
	C	Mailing Address for Filing Fees:	Do NOT send fees prior to receipt of renewal invoice. Invoices will be mailed on March 1 st ; payment is due April 1 st . Mailing address is the same as that for Note B.
	D	Mailing Address for Premium Tax Payments:	R.I. Division of Taxation, Corporate Taxes Section 1 Capitol Hill Providence, RI 02908 E-mail: eflanagan@tax.state.ri.us Phone: (401) 222-1120
	E	Delivery Instructions:	All items must be postmarked no later than the indicated due date. If that due date falls on a weekend or a holiday, then that due date is extended to the next business day.
	F	Late Filings:	Insurance companies will be fined \$100 per day for late filing pursuant to R.I.G.L. §27-12-1(c).
	G	Original Signatures:	<u>Domestic</u> insurers: Original signatures required for all filings. <u>Foreign</u> insurers: Facsimile signatures accepted as per the NAIC's "Annual Statement Instructions."
	H	Signature/Notarization/Certification:	The CEO, President, Secretary, and Treasurer are expected to sign the Jurat Page; those signatures must be notarized.
	I	Amended Filings:	Amended items should be filed within 10 days of their amendment, along with an explanation of the amendments. If there are signature requirements for the original filing, same should be followed for any amendment.
	J	Exceptions from normal filings:	<u>Domestic</u> insurers: Extensions, when necessary, may be requested in accordance with R.I.G.L. §27-12-1(c). <u>Foreign</u> insurers: File copy of domestic extension approval.
	K	Bar Codes (State or NAIC)	Please follow the NAIC's "Annual Statement Instructions."
	L	Signed Jurat	<u>Foreign</u> insurers must complete and file one printed copy for each company; do NOT file a printed copy of the annual statement, nor a PDF-formatted version on CD-ROM.
	M	NONE Filings:	Please follow the NAIC's "Annual Statement Instructions."
	N	State of Rhode Island Information.	<u>Foreign</u> insurers: Pursuant to Rhode Island General Law §27-2-1.1, all insurers' doing business in RI are required to provide a toll free number or to accept collect calls from RI Residents.
	O	Electronic Filing Requirements	All annual, quarterly and supplemental filings in .PDF format should be submitted on CD-ROM.